IAPD Report

HOWARD ROBERT PRESSMAN

CRD# 3207375

Section Title	Page(s)

IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page http://www.nasaa.org/IAPD/IARReports.cfm

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association http://www.nasaa.org

Report Summary

HOWARD ROBERT PRESSMAN (CRD# 3207375)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **02/10/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	06/09/2021
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	06/29/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **46** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.
Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	CETERA ADVISOR NETWORKS LLC	13572	EL SEGUNDO, CA	06/09/2021 - 06/29/2023
IA	VOYA FINANCIAL ADVISORS, INC.	2882	VIENNA, VA	05/12/2009 - 06/09/2021
B	VOYA FINANCIAL ADVISORS, INC.	2882	VIENNA, VA	05/04/2009 - 06/09/2021

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1

Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works.
This individual is currently registered with **46** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **CETERA WEALTH SERVICES, LLC**

Main Address: 2301 ROSECRANS AVE #5100
EL SEGUNDO, CA 90245

Firm ID#: 13572

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	06/09/2021
B	FINRA	Invest. Co and Variable Contracts	Approved	06/09/2021
B	FINRA	Investment Co./Variable Contracts Prin	Approved	06/09/2021
B	Alabama	Agent	Approved	06/09/2021
B	Arizona	Agent	Approved	06/09/2021
B	Arkansas	Agent	Approved	06/09/2021
B	California	Agent	Approved	06/09/2021
B	Colorado	Agent	Approved	06/09/2021
B	Connecticut	Agent	Approved	06/09/2021
B	Delaware	Agent	Approved	06/09/2021
B	District of Columbia	Agent	Approved	06/09/2021
B	Florida	Agent	Approved	06/11/2021
B	Georgia	Agent	Approved	06/09/2021

Qualifications

	Regulator	Registration	Status	Date
B	Hawaii	Agent	Approved	06/09/2021
B	Idaho	Agent	Approved	06/09/2021
B	Illinois	Agent	Approved	06/09/2021
B	Indiana	Agent	Approved	08/27/2024
B	Iowa	Agent	Approved	06/09/2021
B	Kansas	Agent	Approved	01/05/2024
B	Kentucky	Agent	Approved	06/09/2021
B	Maine	Agent	Approved	06/09/2021
B	Maryland	Agent	Approved	06/09/2021
B	Massachusetts	Agent	Approved	06/09/2021
B	Michigan	Agent	Approved	06/09/2021
B	Minnesota	Agent	Approved	06/09/2021
B	Mississippi	Agent	Approved	02/11/2026
B	Missouri	Agent	Approved	06/09/2021
B	Montana	Agent	Approved	06/09/2021
B	Nevada	Agent	Approved	06/09/2021
B	New Hampshire	Agent	Approved	06/09/2021
B	New Jersey	Agent	Approved	06/09/2021
B	New Mexico	Agent	Approved	06/09/2021

Qualifications

	Regulator	Registration	Status	Date
B	New York	Agent	Approved	06/09/2021
B	North Carolina	Agent	Approved	06/09/2021
B	Ohio	Agent	Approved	06/09/2021
B	Oklahoma	Agent	Approved	06/09/2021
B	Oregon	Agent	Approved	06/09/2021
B	Pennsylvania	Agent	Approved	06/09/2021
B	Rhode Island	Agent	Approved	06/09/2021
B	South Carolina	Agent	Approved	06/09/2021
B	South Dakota	Agent	Approved	06/09/2021
B	Tennessee	Agent	Approved	01/17/2024
B	Texas	Agent	Approved	06/09/2021
B	Utah	Agent	Approved	06/09/2021
B	Virginia	Agent	Approved	06/09/2021
B	Washington	Agent	Approved	06/09/2021
B	West Virginia	Agent	Approved	06/09/2021
B	Wisconsin	Agent	Approved	06/09/2021
B	Wyoming	Agent	Approved	03/13/2023

Branch Office Locations

CETERA ADVISOR NETWORKS LLC

Qualifications

1919 GALLOWS ROAD STE 600
VIENNA, VA 22182

Employment 2 of 2

Firm Name: **CETERA INVESTMENT ADVISERS LLC**

Main Address: 1450 AMERICAN LANE
6TH FLOOR, SUITE 650
SCHAUMBURG, IL 60173-2096

Firm ID#: 105644

	Regulator	Registration	Status	Date
IA	Texas	Investment Adviser Representative	Restricted Approval	06/29/2023
IA	Virginia	Investment Adviser Representative	Approved	06/29/2023

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
1919 GALLOWS ROAD STE 600
VIENNA, VA 22182

Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	05/30/2001

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	08/15/2002
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/03/1999

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	08/28/2002
B	Uniform Securities Agent State Law Examination (S63)	Series 63	05/21/1999

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	06/09/2021 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	EL SEGUNDO, CA
IA	05/12/2009 - 06/09/2021	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	VIENNA, VA
B	05/04/2009 - 06/09/2021	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	VIENNA, VA
IA	09/17/2002 - 05/04/2009	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	WASHINGTON, DC
B	05/04/1999 - 05/04/2009	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	WASHINGTON, DC

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
06/2023 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
06/2021 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	El Segundo, CA, United States
09/2014 - 06/2021	VOYA FINANCIAL ADVISORS	REG REP	Y	VIENNA, VA, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

(1) NAME OF ENTITY:EGAN BERGER & WEINER, LLC; Yes; 1919 GALLOWS RD STE 600; VIENNA; VA; 22182; FINANCIAL SERVICES/DBA; FINANCIAL PLANNER; 5/1/2009; 160; 160; SALE INSURANCE,SECURITIES AND INVESTMENT PRODUCTS

(2) NAME OF ENTITY:FINANCIAL PLANNING ASSOCIATION-NATIONAL CAPITAL; No; 12816 TEWKSBURY DR; HERNDON; VA; 20171; NON-PROFIT ORGANIZATION; DIRECTOR OF SPONSORSHIP/BOARD MEMBER; 1/1/2014; 3; 3; RECRUIT SPONSORS FOR THE CHAPTER, ACT AS LIASON FOR SPONSORS.

(3) NAME OF ENTITY: INDEPENDENT INSURANCE AGENT; YES; 1919 GALLOWS RD STE 600; VIENNA; VA; 22182; FIXED INSURANCE SALES; INDEPENDENT INSURANCE AGENT; 4/15/2009; 160; 160; SALES OF FIXED INSURANCE PRODUCTS

Registration & Employment History

OTHER BUSINESS ACTIVITIES

(4) NAME OF ENTITY:FAMILY REACH; YES; 1719 ROUTE 10, STE 303; PARSIPPANY; NJ; 07054; NON-PROFIT ORGANIZATION-PRO-BONO ADVICE TO CANCER PATIENTS; PRO-BONO PLANNER; 3/10/2020; 4; 0; PRO-BONO ADVICE TO CANCER PATIENTS

(5) NAME OF OTHER BUSINESS: PLANNING INC ;
INVESTMENT RELATED: NO ;
ADDRESS: 7010 LITTLE RIVER, TURNPIKE, STE 140, ANNANDALE, VA 22003
NATURE OF BUSINESS: RETIREMENT PRESENTATION ;
START DATE: 06/2015 ;
POSITION/TITLE/RELATIONSHIP: PRESENTER ;
APX NUMBER OF HOURS PER WEEK: 2 ;
APX NUMBER OF HOURS DURING TRADING HOURS: 2 ;
BRIEF DESCRIPTION OF DUTIES: PROVIDING INFORMATIVE RETIREMENT PRESENTATION TO FEDERAL EMPLOYEES ;

(6) NAME OF OTHER BUSINESS: EBW RISK MANAGEMENT, LLC;
INVESTMENT RELATED: NO;
ADDRESS: SAME AS REGISTERED LOCATION;
NATURE OF BUSINESS: HOLDING COMPANY;
START DATE: 01/2018;
POSITION/TITLE/RELATIONSHIP: OWNER;
APX NUMBER OF HOURS PER WEEK: 0;
APX NUMBER OF HOURS DURING TRADING HOURS: 0;
BRIEF DESCRIPTION OF DUTIES: HOLDING COMPANY FOR INSURANCE BUSINESS;

(7) NAME OF OTHER BUSINESS: EGAN, BEATTY, PRESSMAN, INC;
INVESTMENT RELATED: NO;
ADDRESS: SAME AS REGISTERED LOCATION;
NATURE OF BUSINESS: HOLDING COMPANY;
START DATE: 01/2018;
POSITION/TITLE/RELATIONSHIP: SECRETARY;
APX NUMBER OF HOURS PER WEEK: 0;
APX NUMBER OF HOURS DURING TRADING HOURS: 0;
BRIEF DESCRIPTION OF DUTIES: HOLDING COMPANY FOR LLC BUSINESSES;

Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least $5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending, on appeal,* or *final*.
  - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated, settled* or *otherwise resolved*.
  - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
  - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
  - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.

DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	DISTRICT OF COLUMBIA
Sanction(s) Sought:	Other
Other Sanction(s) Sought:	ADMINISTRATIVE CONSENT AGREEMENT AND SETTLEMENT ORDER.
Date Initiated:	07/11/2008
Docket/Case Number:	SB-08-005
Employing firm when activity occurred which led to the regulatory action:	BANC OF AMERCA INVESTMENT SERVICES, INC.
Product Type:	No Product
Other Product Type(s):	
Allegations:	ON NOVEMBER 15, 2006, THE FIRM SUBMITTED TO THE DISTRICT OF COLUMBIA APPLICATIONS, ALONG WITH THE ACCOMPANYING NOTARIZED INVESTMENT ADVISER AFFIDAVIT, ON BEHALF OF PRESSMEN IN THE DISTRICT IN CONNECTION WITH THE RELOCATION TO THE FIRM'S OFFICE LOCATED IN THE DISTRICT. IN RESPONDING TO THE QUESTIONS ON THE REPRESENTATIVE AFFIDAVIT, THE FIRM ANSWERED THAT THE INDIVIDUAL HAD IN FACT TRANSACTED INVESTMENT ADVISORY SERVICES WITH DISTRICT RESIDENTS WHILE EMPLOYED WITH THE FIRM AND AFTER RELOCATING TO AN OFFICE LOCATED IN THE DISTRICT WITHOUT FIRST HAVING OBTAINED AN INVESTMENT ADVISER REPRESENTATIVE LICENSE FROM THE DISTRICT.
Current Status:	Final
Resolution:	Order

Resolution Date:	07/11/2008
Sanctions Ordered:	Monetary/Fine $1,000.00
Other Sanctions Ordered:	
Sanction Details:	THE AMOUNT SHALL BE PAID NO LATER THAN 30 DAYS FROM THE DATE OF THIS ORDER. IF PAYMENT IS NOT MADE AS AGREED, THE COMMISSIONER MAY VACATE THIS ORDER, AT HIS SOLE DISCRETION, UPON 10 DAYS NOTICE TO RESPONDENTS. *************** $1,000 FINE PAID ON 8/5/08 - CHECK NO. 1449351

Reporting Source:	Individual
Regulatory Action Initiated By:	DISTRICT OF COLUMBIA
Sanction(s) Sought:	Other
Other Sanction(s) Sought:	ADMINISTRATIVE CONSENT AGREEMENT AND SETTLEMENT ORDER
Date Initiated:	07/11/2008
Docket/Case Number:	SB-08-005
Employing firm when activity occurred which led to the regulatory action:	BANC OF AMERICA INVESTMENT SERVICES, INC.
Product Type:	No Product
Other Product Type(s):	
Allegations:	BANC OF AMERICA INVESTMENT SERVICES ("BAI") TRANSFERRED MR. PRESSMAN FROM A BRANCH OFFICE IN THE STATE OF VIRGINIA TO A BRANCH OFFICE IN THE DISTRICT OF COLUMBIA. IN DOING SO, BAI AND MR. PRESSMAN INADVERTENTLY FAILED TO TIMELY TRANSFER MR. PRESSMAN'S INVESTMENT ADVISER REGISTRATION TO THE DISTRICT OF COLUMBIA. BECAUSE OF THIS, MR. PRESSMAN INADVERTENTLY TRANSACTED INVESTMENT ADVISORY SERVICES WITH DISTRICT RESIDENTS WHILE EMPLOYED WITH BAI AND AFTER RELOCATING TO A BAI OFFICE LOCATED IN THE DISTRICT WITHOUT FIRST HAVING OBTAINED AN INVESTMENT ADVISER REPRESENTATIVE LICENSE FROM THE DEPARTMENT. THROUGHOUT THE PERIOD IN QUESTION, HOWEVER, MR. PRESSMAN HAD BEEN PROPERLY REGISTERED IN VIRGINIA, THE STATE OF MR. PRESSMAN'S PREVIOUS PLACE OF BUSINESS.
Current Status:	Final
Resolution:	Order
Resolution Date:	07/11/2008
Sanctions Ordered:	Monetary/Fine $1,000.00
Other Sanctions Ordered:	
Sanction Details:	THE AMOUNT SHALL BE PAID NO LATER THAN 30 DAYS FROM THE DATE OF THE ORDER. IF PAYMENT IS NOT MADE AS AGREED, THE COMMISSIONER MAY VACATE THE ORDER, AT HIS SOLE DISCRETION, UPON 10 DAYS NOTICE TO RESPONDENTS.

End of Report

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